

LAKE COUNTY PLANNING BOARD
November 14, 2012
Lake County Courthouse, Large Conference Room (Rm 317)
Meeting Minutes

MEMBERS PRESENT: Bob Kormann, Lisa Dumontier, Steve Rosso, John Fleming, Jerry d'Aquin, Roland Godan

STAFF PRESENT: Joel Nelson, Robert Costa, Lita Fonda

Bob Kormann called the meeting to order at 7:02 pm.

Steve observed that 'increase' should be 'increased' in the 4th line of the 3rd paragraph on pg. 2. He asked about 'amend error' in the first and second lines on pg. 4. After brief discussion, 'the' was added between those words. Joel and Lisa explained that 'the right half and the right half' on pg. 2 was correct. If two neighbors were facing each other, each would take care of the right half. Roland didn't believe that he'd made the motion for adjournment. After brief discussion, the Board left this as written.

Motion by John Fleming, and seconded by Steve Rosso, to approve the October 10, 2012 meeting minutes with 2 amendments. Motion carried, 4 in favor (Bob Kormann, Steve Rosso, John Fleming, Roland Godan). Two abstained (Lisa Dumontier, Jerry d'Aquin).

GARRISON MINOR SUBDIVISION AMENDMENT REQUESTS

Robert Costa presented the staff report. (See attachments to minutes in the Nov. 14, 2012 meeting file for staff report.)

Steve checked that a well became a community water system with 3 homes on it. Robert thought Diana could speak to this better. To his understanding, it became a multi-family well at a certain point, which was ~~asere~~ probably 3. The applicants were seeking to avoid this.

Steve mentioned that even though they were required to do the easements and so forth, the applicants were to provide some risers for lots 2, 3 and 4 so those property owners would have access to the irrigation water. Robert confirmed. They were also to install some sort of infrastructure to be able to access the pipe prior to final plat approval. Steve checked that they originally had requested not to do any improvements to the existing irrigation. Robert said the agent indicated that the subdivider's intent was to not require [the improvements]. The Planning Dept couldn't support that because of the condition that was in there. He thought if the applicants continued to pursue [no improvements], staff could look at it in an individual amendment request. Staff weren't supporting that right now. They were recommending enforcement of the condition requiring [improvements]. Steve confirmed with Robert that this was being evaluated based on the old subdivision regulations, where there was a requirement to provide the necessary improvements to have access to the irrigation water.

Diana Luke of Carstens Surveying spoke on behalf of the applicants. When they went through the MDEQ process, originally they'd proposed to use existing wells for the three triplex units.

DEQ minimum lot size required having either an engineered drainfield or an engineer-reviewed well. In looking at this property, the drainfield needed to be replaced because of permitting issues, so the applicants chose to go with the engineered drainfield, and they've already done that. When you looked at the water system, taking the well from 1- to 2- family well, a multifamily well, had some additional requirements that the well didn't meet. They looked at the economics of just drilling an additional well in Arlee where the water was relatively shallow. One of the owners in the Georgia Garrison Trust now owned the property next door. They looked at drilling one well for that property and one unit of the triplex. The existing well could be used for meeting the other 2 triplex units, and meet MDEQ's minimum requirements.

On the second amendment, the highway improvements came in and buried that existing pipeline along Hwy 93. Lots 2, 3 and 4 had access to that very pipeline. Instead of the shared irrigation system, they were looking at providing individual access to the two FIP infrastructures, one of which ran along Jocko Road and one along Hwy 93. It came down to economics. The developer wanted to avoid putting in the individual turnouts to each lot along Hwy 93. It came down to economics. The irrigation systems on the property as a whole hadn't been utilized. They wondered if the future lot owners with 1-½ acres would use that irrigation water.

Diana further described the location. She thought well depths were less than 100 feet in the area in response to Roland's question. Roland asked about the triplex and the well. Diana explained the triplex unit was considered multi-family. Two units within the triplex would be on one well. The 3rd unit and the neighbor's single-family residential would be on the new well. She described some plumbing changes. The triplex was originally two mobile homes, and the plumbing went two different directions. When they replaced the septic system to one location, they had to change the plumbing.

Diana affirmed for Steve that there was a frontage road between Hwy 93 and these properties. The irrigation line was between Coombs Lane and the property line. Steve checked that the access to the irrigation piping was limited when Hwy 93 got rebuilt. Diana explained that this property was originally served from a ditch on Jocko Rd when FIP reviewed this. The developer went back to FIP regarding the frontage on the pipeline between Coombs Lane and the property line, and asked about accessing off the southern half of the three properties. She thought it was actually within the property. Diana clarified that access to the pipeline wasn't shared in this proposal. Originally there was one pump off of Jocko Rd easement mainline and easements to the properties. A shared irrigation users agreement would have governed the four users. In this other scenario, each would have a turnout location along FIP infrastructures. Nothing would be shared amongst the users. Steve asked if it was easier to install those turnouts in 2009. Diana said it was previously an open ditch. Steve summarized that a pipe was put in and covered when the highway was rebuilt, since 2009. Diana said it might have been in the MDOT plans. She thought there was some question about Coombs Lane and its alignment when the subdivision was under preliminary review. Joel thought it was during the preliminary plat review that they installed the pipe and buried the ditch. Diana said some of the changes had also been economic.

Steve checked that approving this amendment and still requiring the turnout to be installed before the final plat would still be an improvement over the pump system with the piping and easements and so forth. Diana agreed.

Motion made by Steve Rosso, and seconded by Lisa Dumontier, to approve amendment request #1 with staff recommendations and changes recommended by staff to the findings of fact. Motion carried, all in favor.

Lisa asked for the feeling on the owner not installing the turnouts and so forth. Steve said he was in favor of requiring them to install the turnouts. He thought it was more representative of the subdivision regulations. It was a bit of a compromise, with a significant improvement on cost of the 2009 approval for the developer, and still allowed the new property owners to have access to that irrigation without investing a lot of their own money. It certainly made the property more valuable if that access was provided before the property was sold. The developer could charge more for the lots and recover some of the expenses. Lisa asked what that cost was. Diana wondered the same thing. Lisa asked if it was just a matter of installing risers. She didn't think it would be a huge cost. Diana thought you'd probably be looking at some sort of a concrete head gate structure. Lisa thought that might be in the \$1200 to \$1500. Joel said there was one there. Joel, Robert, Lisa and John discussed this briefly.

Roland confirmed with Robert that the subdivider would do the installation prior to subdivision plat approval. Robert detailed that this would be a condition of the approval to be satisfied before the Commissioners signed off on the plat and the lots became official parcels of record. Joel agreed, unless they did a subdivision improvements agreement. Roland asked what happened if the subdivider didn't have the funds to install this for final approval. Joel explained that if the condition required an installation prior to final plat approval, it had to be done unless the [subdivider] entered into some sort of improvements agreement with the Commissioners. That was where the subdivider would post some sort of bond. They would have a certain amount of time after final plat approval to install the improvements. If they defaulted and did not install the improvements, the County would cause them to be installed. It was written up right now to guarantee that the improvements be installed by the subdivider.

John thought it was advantageous to have the individual turnout sites. He recognized that there might be lots where they didn't use the irrigation water. He still liked the idea that if it was required, to have it done before approval. Lisa said that when you looked at the smallness of these acreages, were the people going to use irrigation for their lawn? There were a lot of cases where FIP wouldn't let people take small acreages out of irrigation. Some people were granted that in the past. Joel said they would be assessed for irrigation water. The planners got a lot of people in who bought in subdivisions where they weren't ensured irrigation water. They were paying for it but they couldn't access water and they couldn't get out of the project. Lisa asked if that was depicted somewhere. Did they have to look up somewhere to find out they'd be paying for water with no access? Joel said some subdivisions were approved where they were dealing with an existing situation where there weren't easement to the actual infrastructure. The Planning Board and the Commissioners required a statement about that on the face of the plat. For this one, the way this has been written up and the way the subdivision regulations required, they had to install improvements and they'd hopefully have irrigation access. Lisa explained that in the Arlee area there were people who paid for water but there was no way to get water to the property. Joel said the subdivision regulations were designed to avoid problems like that. John

said he wasn't sure if they were requiring something out of habit. When he was in doubt, he liked to stay with the regulations. That was where he was going with it.

Motion made by Steve Rosso, and seconded by Jerry d'Aquin, to approve amendment #2 with staff-recommended changes to the findings of fact and condition #19. Motion carried, 5 in favor (Bob Kormann, Steve Rosso, John Fleming, Jerry d'Aquin, Roland Godan) and 1 opposed (Lisa Dumontier).

FIRE DEPARTMENT REQUESTS OF SUBDIVISIONS DISCUSSION (7:35 pm)

Bob thanked Terry Gore and Peggy Baird for attending.

Joel presented the memo and information. (See attachments to minutes in the November 2012 meeting file for staff report.) Planning tried to contact all of the fire chiefs. He thought Ray Frei was no longer the fire chief in St. Ignatius. He wasn't sure if there were other updates. The memo tried to explain where the Board was coming from. Joel heard back from John Fairchild, who had been asking for \$250 request per lot and roads and driveways that exceeded the standards in the subdivision regulations.

Joel explained that he and John had an opportunity to talk. John Fairchild wasn't aware of the 2010 subdivision regulation updates. Joel gave him a copy and they spoke of a number of different issues for 1-½ hours. John Fairchild's board meetings were at the same time as the Planning Board meetings, at 7 pm on the 2nd Wednesday of the month. Joel asked John Fairchild if they were to call a special meeting, would he come, and John said that he would. Joel thought it would be important for the Board to pose questions to John Fairchild, rather than having Joel as the middleman.

Main topics between Joel and John Fairchild had included the new subdivision regulations, and John wanted to make sure everyone was on the same page with driveway standards and road standards. John Fairchild wanted to make it clear that he didn't feel the \$100 per lot was enough. Joel mentioned to him that it was almost becoming an impact fee then. It was a discretionary fund, a donation, which was why the Commissioners hadn't just upped it. If they were to increase it to \$250 per lot, they might have to do some sort of study that would be required of a typical impact fee. As explained in the memo, the staff would have a hard time not supporting a fire department request. Staff assumed that the [fire department] requests were based on public health and safety, and their ability to provide service to these lots for future lot owners. John Fairchild's premise was that this was planning and he wanted to set things up for the future, and he wanted to make sure he wasn't the one to drop the ball. Specific to the 18-foot driveways, John Fairchild referenced the roads by Matterhorn, where you had narrow driveways with overhanging branches and trees growing right up adjacent to the driving surface. If no one cut that stuff down, they just couldn't get by it. John Fairchild wanted to meet with the Board on another day. It might work to do something at 5 or 6 pm, before the regular meeting.

Bob checked on what needed to happen for the amount to be increased. Joel said there were statutes for impact fees. He recalled 5 years ago, the fire chiefs spoke to the Commissioners about raising the number from \$100 to \$250. Joel understood that if you were going to do impact fees, you had to have a study to back it up. He hadn't gotten into the statutes yet. If the

fire chiefs weren't willing to do that, then the Commissioners would not be willing to raise it up to a potentially controversial number. Roland said there needed to be a supporting argument for any type of raise for project funding. Joel said that John Fairchild could come up with reasons. The Commissioners said you needed to specifically justify the price you requested.

Lisa asked if \$100 just became the norm, and Joel affirmed. Lisa asked what the fire departments spent it on. Joel said a fire chief had to review the plats, look at what was submitted and do site visits. Bob thought they all agreed that \$100 wasn't enough. The question was where it was going to fall. He asked if a letter from each fire chief regarding need would be sufficient or did there have to be more. Joel noted that he hadn't dug into the statutes for impact fees. That was the Commissioner concern he remembered. Once they reach the impact fee threshold, they fell under statutes and needed to tie to the actual cost of the subdivision lots. Roland observed that a study would be expensive. What triggered the requirement for that? Would justification from the fire chiefs be enough? Joel identified that the group was talking about continuing to ask for discretionary funds, as opposed to an impact fee.

Bob asked if the Board could deny a request for \$250 and approve \$200. Joel said the Board could make a recommendation. Roland asked about the threshold between asking for discretionary fees and impact fees. Where was the transition? Joel didn't know. It might be when the subdivider started protesting. Lisa asked if the size of the subdivision was a factor. Joel didn't know. No one fought the \$100.

Diana mentioned that Sanders County adopted \$500 per lot as a discretionary fire department fee. John Fleming mentioned that fire departments have funding, and so do schools. Would schools ask for \$100 per lot too? He thought it was the same issue as the width of roads. If he knew that every fire chief in the County thought the subdivision rules were crazy, and they wanted a discretionary donation, he would support that. He thought they'd want to stay discretionary. He thought the Commissioners would support it but they needed support from the fire people.

Terry Gore spoke, referring to Wild Horse subdivision. They got money per lot. He didn't know that they actually did something to the fire department to improve the fire capability of those lots. With Timberlake, or The Preserve, they might have proposed a common water storage system on-site with a well for fighting fire. You needed water there. It would take an awfully big subdivision at \$100 per lot to buy an \$180,000 tender. Depending on the number of lots, if you had a cistern that held water, you'd have water on the scene. It could be either fed by a well or you could have the fire department keep it full and the subdivision maintain it. Water on the scene was what it was about in the rural areas. What water you had, you had to pack. Even though a lot of Terry's district bordered the lake, the ISO didn't acknowledge the lake as a water source for their insurance rates. They had some dry hydrants, and people within 1000 feet of the dry hydrants got a different rating. If the fire department got \$100 ~~pera~~ lot, it kind of got lost. You hadn't made a real push towards down-to-earth fire fighting effort. If you had a cistern on site and were able to fill the truck up again within the subdivision, he thought you were a lot better off.

Terry mentioned a remote controlled modal mirror on a truck cost about \$500 when it was knocked off by a tree branch.

Roland said accountability for the money was being sought. Each department would have a different story. Bob said the economics of a 5-lot subdivision putting in a cistern would be prohibitive. That was usually resisted. John Fleming thought when they first started doing this, the discretionary fee was a way of telling people doing subdivisions that there was a cost and some would be shared. He thought it was more symbolic, to let people know when you subdivided in Lake County, there were costs involved to different agencies.

Terry thought there was a little lever in the homeowners insurance. People within 1000 feet of the dry hydrants had a 2 class better rating than just the regular rural area. Shelter Bay had pressurized hydrants because they had their own water system and they had a better rating. John Fleming asked if there was a way to say how much the insurance dropped when you did a cistern. Was there a way to say where there was a break-even point? Terry didn't think so, with the way insurance had gone the last few years.

Jerry recalled speaking with the Ferndale fire department, particularly in terms of summer issues. They talked about portable collapsible tanks or enclosures. Was that one use for the funds to provide water? Terry checked that they were putting those out in the summertime, staging them, leaving them, and maintaining that there was water in them. He knew they'd put a lot of pretty good pump systems in the lake above Bug Creek, with pumps and lines and so forth. Jerry said that was the rich folks. Returning to the summertime tanks, Terry said that was a thought. Steve thought no one would deny that as an area grew, the cost to that fire district for providing service increased. The probability of fires and the number of calls per year would go up. There was certainly impact. Whether to call them discretionary donations or impact fees, there was justification for some kind of fee. As far as cisterns, portable tanks, required road widths or required clearances, those were case-by-case. He thought it would be worthwhile to remind the fire chiefs think about what might be unique to that subdivision that when they were evaluating a subdivision proposal, and put that in the letter as a requirement for that particular subdivision. There's a possibility if a cistern were recommended by a fire chief, it could be in lieu of some impact fee. He compared it to the cash in lieu of land for parks. Terry said a cistern would help him a lot more than cash. Steve referred to providing emergency services to the community, and suggested that instead of \$250 per lot, it might be more useful to require the provision of a volunteer for the fire department for every 20 lots ~~might be more useful.~~

Roland cautioned that if substantial amounts of money were involved, the sheriff, roads and others might be lined up to make the same argument, viewing this as a funding source. What would be the argument to say no? Steve said emergency medicine wasn't involved in these kinds of requests. In some cases, the fire departments provided emergency medical services. In a lot of situations, such as the Rollins fire district, the emergency medical services were provided by another volunteer pool that didn't get \$100 per lot.

Terry commented that as far as road width and grade, he drove a concrete truck for 20 years. His bar was pretty low. The big concrete truck was able to get in to pour the foundation.

Bob pointed out that the Board took what the fire chiefs said to heart when they were reviewing a subdivision. It was valuable stuff to the Board. The Board realized the fire department couldn't buy much with \$200, but would feel better about \$200 than \$100. Diana thought the Sanders County Commissioners did a resolution, which was in a memo format. She didn't know if they'd been challenged. There was one large subdivision that ended up putting a water source in the subdivision. Joel asked if they ever had to do both a water supply and \$500 per lot. Diana thought it was either the \$500 per lot or a water source to be approved by the fire department. She noted that some fire departments didn't always give them comments. If they didn't comment, they were at least getting something. Roland thought they were taking it on a case-by-case basis. For a 40-lot subdivision, you could pay \$500 for each lot or you could put in a retention pond in. If you were a developer and also an excavator/contractor, it was more powerful to put in a retention pond using your own equipment and time instead of coming up with the 40 x \$500. Terry said it would be more like a cistern than a retention pond, so you wouldn't have to have 10-foot high fences to keep the kids out. Diana described a subdivision that had an old railroad well, and their alternative to the \$500 per lot was to develop that well and put a pump in and [inaudible] for the fire department. Peggy Baird noted the insurance companies would be happier with a subdivision with a water supply.

Steve asked how big a subdivision would have to be such that Terry would need to gear up to handle it, with new trucks and so forth. Terry said they would have to be consumed by some other [fire] department. They didn't have the personnel to get more trucks. Steve asked at what size the fire department would need financial support for a single subdivision.

Terry asked how many lots were in The Preserve. Joel thought it was around 23 or 27. Terry said for that amount, his first thought was a cistern so there would be water on site, since you'd be traveling a fair amount within the subdivision. For probably up to 50 lots, if there was a water source on the site, they had equipment to make the volley. The ISO depended a lot on mutual aid. You wrote in your mutual aid in your ISO insurance plan right away. It would depend how they were called out. Usually they had things written out for automatic mutual aid, as far as what another fire department would bring for a structure fire so they would know that in advance. That would probably be where they would need to go for 50 lots to 100 lots, if it were developed. Steve observed that with a 50-lot subdivision, at \$100 per lot, \$5000 wouldn't be much to make a significant change. With \$20,000 they could do something. That would be \$400 per lot. Terry thought you could probably put your own portable tank someplace up there. Steve asked what kind of number would cause the fire department to take the money and do something specific with it.

John Fleming asked Terry what negatives there might be with cisterns, such as maintenance and making sure it was full. Terry said a good concrete cistern would last for a long time. He gave an example of where the fire department wanted a dedicated well for a cistern and the subdivider wanted to use the well for one of the lots as well. That made it a little harder for the developer. Bob asked Diana how subdividers would view a fee versus cistern. She thought they would view it as economics. For a 5-lot subdivision, it was cheaper to write the check for \$7500 than to do anything else. Roland asked what capacity a cistern would need for 20 lots. Terry said you would have to have about 8000 gallons in about 2 hours to get a class 7 rating in a rural area. They almost had that much on wheels. To put out a structure fire, for a fully involved structure,

that might take up to 2000 gallons a minute for that first minute. Later when the fire was burnt down, 250 gallons a minute might finish putting it out. It was hard to say how many gallons. They had a 10,000-gallon cistern at their fire hall. It was a really workable amount. That's what they'd thought about for cisterns.

Peggy asked what kind of recovery rate they would need to provide for filling it up. Terry thought 15 or 18 gallons a minute. If you didn't have it done with 10,000 gallons, you'd have mutual aid coming by then. Roland noted that a cistern would be refilled in 6 days, at a gallon a minute. He didn't think there was a reason why a cistern couldn't share a well with a residence to absorb the cost for a subdivision developer to get him to agree to do that. Diana described a rewrite to share a well that was an existing single-family residential well. They wanted to it to serve in the subdivision. She didn't think DEQ had issues.

Bob thought with the current economy, they wouldn't be seeing huge subdivisions. Joel mentioned Brewer Lake Estates, which had been 6 lots. Bob said it seemed like that put them back to how much the Board would approve for the developer to donate, and the question of what was fair and equitable. He thought they should kick that back to the Commissioners, with a message from the Board that they don't think \$100 is enough, but they don't know if \$500 is too much. If it would motivate someone in a larger subdivision to put in a cistern then people would be better protected. You couldn't buy much for \$200 when it comes to fighting fires. What did the Commissioners think? Was there a way to do this without some big exhaustive study? He said to come back next month with a number from the Commissioners, to keep this from stretching out, and to accomplish this. Roland thought \$250 sounded reasonably low. Steve thought that was reasonable on the dollar amount. On the other requirements, such as road widths or clearances, make it subdivision-specific. If it was a heavily overgrown, forested subdivision, in the recommendations from the fire chief it should say that because of the trees close to the road, they wanted clearance. Roland asked if the contribution could also run the same way, where it wasn't always \$250 no matter what you did, but was dependant on subdivision size. For instance with a 20 or 30-unit subdivision, that would be reviewed, and it wouldn't be \$250. It would be the ability to reasonably fight a fire, and present what's reasonable. Then come up with a more appropriate amount. It was hard to come up with a cost on one or two lots when you had a large entity serving that. Jerry referred to the lots in the subdivision discussed earlier in this meeting. What kind of fire protection did you need to build up for those lots versus something in the woods?

Bob noted that he wanted to avoid negotiating during a subdivision review. Lisa agreed. She thought there were two issues. The bigger issue was if the economy improved and they saw more of the larger subdivisions in rural areas, it couldn't be totally subjective. Then you were relying on too many people's ideas. Just a few people were here tonight from fire departments. Were you going to be able to count on people to give a proposal? It seemed like it was something that needed to go into the regulations eventually, after it was researched. For instance, if you were doing a 15-lot subdivision with a certain danger risk, or so many miles from town, that there's a cost, so they're motivated to put in a cistern or something. It had to be black and white. It couldn't be grey because that was where the Board got into trouble. A good time to look at this stuff would probably be now, while the Board wasn't seeing the big subdivisions and the meetings were shorter. Bob suggested someone could call Sanders County

and talk with a Commissioner there about how that came to be. It sounded like there was a model there.

Steve thought an amendment to the subdivision regulations was a good idea so they would be consistent. He thought they could consider an amendment that specified some clearance in addition to a driving surface width. For instance, one could require a 12-foot driving surface, and 3 feet of clearance on each side of the driving surface. Lisa said that at least then people knew what they were getting into ahead of time, if they were proposing a subdivision on a road where timber was an issue.

Joel brought up questions from Janet Camel, who was unable to attend tonight. Polson was the only fire department with a ladder truck that Janet was aware of. What was the maximum building height that Terry and Peggy's department could serve? Terry said if the building was on level ground, it would be 30 feet. It was different if there was a 30-foot house with a 30-foot cliff.

Joel asked if Terry measured building height the same as the planners did, per the zoning, which basically took the average. He described further. Terry replied there were some under construction now where you'd better pick your side. They'd gone through variance. Joel asked if the height was probably 30 feet from the side that Terry was accessing from. Terry said yes, you'd get an extension ladder. You wouldn't get a ladder truck to any of those houses.

Joel relayed another question on what the width and grade standards required for both gravel roads and chip-sealed roads, and if the standards were different for gravel versus chip-sealed. Terry said he didn't really have a problem with the current standards. The problem came in with maintenance after people were traveling down the road. Who would be responsible 5 years down the road? There might be a homeowners association, like Shelter Bay. That was a bit of a struggle.

Joel relayed a question about driveway standards. Were there specific standards for length, width and turnarounds? If there was a really long driveway going in to one house, did you need to make sure you had a turnaround? If so what were the standards? What was the maximum length before you needed a turnaround? Terry said if you had a burning structure with a nice driveway that went into the garage, it would be too close to get in and turn around because of the radiant heat. What they tried to do was a lot of preplanning. They sent out a survey, with questions like 'is your road maintained year-round?' They got about 80% of the surveys back. They put a lot of red rocks out in front of driveways, which meant you didn't go in there. It wasn't safe. They knew for most of them to have a ground guy to back in. The escape route was back out. Driveways were a struggle, and the turnoffs into the driveway. If you kept single-axle trucks, you had a chance. Some of the pumpers or tankers that held 12 to 15 hundred gallons were getting into tandem-axle because of the weight, so you had a wider turnaround. Joel noted that John Fairchild mentioned the turn-in to the driveway. You had to have the big flair, and plenty of width at the approach. With the heavy trucks, it didn't matter how wide the road was if you were just going to sink when you got over to the shoulder in the road itself.

Bob asked Terry his thoughts on houses with built-in sprinkler systems. Terry thought that an insurance company might be a little nervous. As many false alarms as a person gets, he thought there was an alarm system on the sprinkler. He thought sprinkler systems would be great. He mentioned written escape plans. Every day they got emails from the state with state and national problems. Usually, every week there was something on sprinklers to redo. He only knew of one that went off and caused more damage. Bob recalled one subdivision on Kings Point where they required the homes to be sprinklered, as that had been requested. That might be something for an alternative. Lisa said the trouble with that was the developer was getting out of it entirely. The sprinkler would be a cost to the homeowner. She agreed with Bob that overall the protection was there. She said the developer would have to market to perspective buyers that the houses to be built would have to be sprinklered. Bob said it was just another lever that might be useable in certain situations. Jerry compared it to Eagle Bend sold to a lot of people not being in the floodplain. Bob noted they were living in an area where a lot of people didn't want to live in the cities where it was easier to fight those kinds of fires. Terry agreed that none of them had very easy jobs. Every place was individual. Everybody who came in to buy that developed property had an agenda. People were trying to get away from something. They got here and tried to build the same thing they had back there.

Jerry asked what the Board could do to make Terry's life as a fire chief easier. Terry replied that there was a saying you don't put the fire out with water, you put it out with tools, but with a structure fire fighter, you put fire out with water. You might put wild land fire out with tools. The subdivision he'd talked about previously was just under 5 miles from the fire department, on the fringe of the fire district. He thought it would be a little helpful if there were water on site. He could look at plans for a road, and he couldn't see it. He was thinking of an all-year scenario and the worst time of the year.

Peggy asked what it would cost to put in a 10,000-gallon cistern at one of these subdivisions. Someone replied it would be a lot.

John Fleming thought that the Board wasn't afraid to use the fee as leverage to try to get what was needed for fire protection for a subdivision. They didn't always know what to do and it was helpful to see fire people here and listen to them talk. He wished there were more people here. Terry thought it was pretty tough for the Board to manage this.

Bob referred to a Lake Mary Ronan proposal from Mike Maddy. Was that going to be \$100 per lot? Joel didn't remember but presumed so. Lisa recalled a couple of requests for higher amount. The Board didn't know where the money was going so was not inclined to do so. Bob agreed. That was what led to this discussion. He agreed with Lisa's earlier comment, where maybe they should try to have it objective in some way, where you were a certain distance away, with roads of a certain steepness and you have a certain number of lots. You could do some guidelines. Lisa agreed. Jerry said that Terry could look at a situation and his gut feel would tell him how bad it could be or how much it might cost, or that it might be really tough. He thought there must be more than one program in the US where you could plug in facts like the road grade and distance from water source and come up with a cost estimate for grade of difficulty that would be something concrete to use to evaluate not just the fee, but to use to talk to the developers and move us into the next century in terms of what it would cost and how the system

would be served. Roland thought as far as the question on dollar amount for a 10,000-gallon cistern, it would probably go in the range of \$3 to \$5 per gallon [inaudible]. It wasn't huge and it wasn't small.

Peggy thought that the increase in calls from insurance companies over the last 2 years was maybe 100%. They were calling and checking. Terry explained that he said what the ISO rating was: the address, if they were within 5 miles of the fire department, that it's a volunteer fire department and they are paged out of Lake County, and they have 6000 gallons on wheels. He couldn't tell them a response time, which varied. In the Rollins area, a lot of the homes had been on the same insurance for 20 or 30 years. Things were getting tight. The insurance companies were looking for rate changes.

Peggy commented that with the devastating wild fires in the news coverage and with homes being lost, you would think subdividers would have more incentive and be able to advertise their lots if there was fire protection. In an urban interface area here, people were thinking about this more and more, given the hundreds of people on the news who were burning down and burnt out. She thought that would be an incentive to buyers. Lisa added that people in some remote places might not be able to get insurance. Terry said they were designated an urban interface, a wildland interface. The state worked on that hard about a year ago and drew up a map. He knew of about 75 people who went looking for other insurance because of that. Peggy thought this seemed like incentive to developers to do the right thing to start with. Terry thought they'd been doing that. He pointed to the hazard reduction program over the last several years with federal money in Lake County. The money was running out now.

Bob thanked Terry for taking the time. His input was valuable.

Lisa said it was like other things that came up. You had to hold people to a standard. No one liked change or new things. That was what the Board and the Commissioners were for. Fire was a big deal. Others agreed: public safety.

Bob checked that Joel would talk with the Commissioners. Joel said that he would have a discussion with them. He didn't think he'd have something for the Board for December regarding this, because of the full schedule next month. Hopefully by January, they could talk again about this. He asked if they wanted to have a special meeting to talk to John Fairchild. Someone said if they were going to do so, to please invite everybody again. Lisa said if the fire chiefs wanted more money, it would be nice to see more of them here. Joel said the Polson Fire Board met at the same time at the Planning Board, so a meeting would probably have to be a special time to get John Fairchild here. A few Board members indicated they were willing to work around the Fire Board schedule. Bob suggested coming one hour earlier, and getting the discussion done in an hour. Joel noted the Board of Adjustment met from 4 pm until whenever they were done. The Planning Board could meet with the fire chiefs again at 5 pm or 6 pm next month. He had also suggested having a Thursday special meeting.

Lisa asked how long the agenda was for next month. Joel replied that it depended on the Board. There was one item, the Floodplain Regulations. It would be kind of like how they did the airports regulations, where they had an informational work session. The document would be

around 50 pages. The Board might really get into it. Hopefully they would have a good product. Bob said the only problem with showing up early was you could get into [a subject], but he didn't know if you'd get it done. Joel said they could go over a little bit. It would be tight. Steve asked if John Fairchild's board meeting started at 7 pm. Joel thought that it did. He offered to contact John Fairchild to see what would work better for him. Some Board members mentioned it would be nice to do it early and not have to drive to Polson twice. Jerry suggested 5:30 pm. Joel said it would be a continuation of this discussion, with no decisions made. He wouldn't have to re-notice it. He would do his best to contact the fire chiefs again. Jerry suggested that Terry could network with cohorts.

Terry said that areas like Rocky Point and Kings Point were old areas. If you had a nice subdivision out there, you weren't going to be able to fix that road. There were places you couldn't meet each other with the truck. With some roads and the brush, it was a struggle. He didn't think that could be fixed at this point. Bob said the bottom line was to have good insurance. Jerry said he would try to get something set up to see if he could get the people at his end to pay attention. Terry mentioned homeowners and defensible space. In the Rollins area, usually the subdivisions were fairly close to Hwy 93. With Mary B, a road was put in for the new house down there. He couldn't imagine what that would look like. He was down there the other day with the fire truck, and that was a beautiful road. It gave another access for the people down in Mary B as long as the neighbors get along okay. He and Steve discussed the road location.

Bob thanked people again.

OTHER BUSINESS

Lita mentioned to the Board about a potential December informal holiday gathering (editors note: no business to be discussed).

Motion made by John Fleming, and seconded by Jerry d'Aquin, to adjourn. Motion carried, all in favor. Meeting adjourned at 8:58 pm.